

Step into Life™

Return Mail Processing Center P.O. Box 6336 Portland, OR 97228-6336



Dear

We are writing to make you aware of a recent data security incident involving potential unauthorized access to some of our customers' payment card data used at www.powerstep.com. The privacy and security of your personal information is of utmost importance to PowerStep and we are routinely evaluating and improving our security and payment systems to ensure your information is secure.

# What Happened?

We recently discovered that our e-commerce website was modified with malicious code that potentially acted to capture payment card data as it was entered on the website in connection with a purchase. We immediately engaged external forensic investigators and data privacy professionals and commenced a prompt and thorough investigation into the incident. As a result of this review, we determined that the payment card information potentially accessed and/or acquired related to transactions made through our online store between September 7, 2021, and October 4, 2021.

#### What Information Was Involved.

The information that may have been accessed and/or acquired in this incident included customer name, customer contact information, credit or debit card number, card expiration date and CVV (3 or 4 digit code on the front or back of the card). We discovered on December 8, 2021 that you completed a transaction at our website during the window of compromise and your card information and contact information may be at risk. No other personal information of yours is at risk as a result of this incident.

# What We Are Doing.

Because we value our relationship with you, we wanted to make you aware of the incident. We also wanted to let you know what we are doing to further secure your information, and suggest steps you can take. Since learning of the incident, we have implemented enhanced security safeguards to help protect against similar intrusions. We are also conducting ongoing monitoring of our website to ensure that it is secure and cleared of any malicious activity.

# What You Can Do.

Below you will find precautionary measures you can take to protect your personal information. Additionally, you should always remain vigilant in reviewing your financial account statements for fraudulent or irregular activity on a regular basis. As a best practice, you should also call your bank or card issuer if you see any suspicious transactions. The policies of the payment card brands such as Visa, MasterCard, American Express and Discover provide that you are not liable for any unauthorized charges if you report them in a timely manner. You should also ask your bank or card issuer whether a new card should be issued to you.

# For More Information.

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of your personal information.

If you have any questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at an advantage. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, 9am to 9pm Eastern.

Sincerely,

PowerStep

#### - OTHER IMPORTANT INFORMATION -

# 1. Placing a Fraud Alert on Your Credit File.

We recommend that you place an initial one (1) year fraud alert on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any <u>one</u> of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax
P.O. Box 105788
Atlanta, GA 30348
https://www.equifax.com/personal/
credit-report-services/credit-fraud-alerts/
(800) 525-6285

Experian
P.O. Box 9554
Allen, TX 75013
<a href="https://www.experian.com/fraud/center.html">https://www.experian.com/fraud/center.html</a>
(888) 397-3742

TransUnion LLC
P.O. Box 6790
Fullerton, PA 92834-6790
https://www.transunion.com/
fraud-alerts
(800) 680-7289

# 2. Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a security freeze be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting <u>all three</u> nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to <u>all three</u> credit reporting companies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
https://www.equifax.com/personal/credit-report-services/credit-freeze/(800) 349-9960

Experian Security Freeze P.O. Box 9554 Allen, TX 75013 http://experian.com/freeze (888) 397-3742 TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016
<a href="http://www.transunion.com/securityfreeze">http://www.transunion.com/securityfreeze</a>
(888) 909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

# 3. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

# 4. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

**Washington D.C. Residents:** You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 441 4th Street NW, Suite 110 South, Washington D.C. 20001, <a href="https://oag.dc.gov/consumer-protection">https://oag.dc.gov/consumer-protection</a>, Telephone: 1-202-727-3400.

**New York Residents:** You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <a href="https://ag.ny.gov/consumer-frauds-bureau/identity-theft">https://ag.ny.gov/consumer-frauds-bureau/identity-theft</a>; Telephone: 800-771-7755.

**Iowa Residents**: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, <a href="https://www.iowaattorneygeneral.gov">www.iowaattorneygeneral.gov</a>, Telephone: (515) 281-5164

**Maryland Residents:** You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <a href="https://www.oag.state.md.us/Consumer">www.oag.state.md.us/Consumer</a>, Telephone: 1-888-743-0023.

**North Carolina Residents:** You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, <a href="https://www.ncdoj.gov/">www.ncdoj.gov/</a>, Telephone: 877-566-7226.

**Oregon Residents:** You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, <a href="https://www.doj.state.or.us/">www.doj.state.or.us/</a>, Telephone: 877-877-9392